

**Information to identify the case:**

Debtor 1	<b>Gerald Joseph Fabec</b>	Social Security number or ITIN	<b>xxx-xx-2953</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Victoria Diane Fabec</b>	Social Security number or ITIN	<b>xxx-xx-9377</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-22874-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gerald Joseph Fabec

Victoria Diane Fabec

11/16/16

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gerald Joseph Fabec  
 Victoria Diane Fabec  
 Debtors

Case No. 16-22874-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db/jdb +Gerald Joseph Fabec, Victoria Diane Fabec, 229 McCartney Drive,  
 Moon Township, PA 15108-2933  
 14269561 +Scott's Lawn Service, 208 Overlook Drive, Sewickley, PA 15143-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Nov 17 2016 01:48:00 Robert Shearer, 5703 Brewster Lane,  
 Erie, PA 16505-1109  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:37 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr EDI: RECOVERYCORP.COM Nov 17 2016 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14269555 +EDI: AMEREXPR.COM Nov 17 2016 01:48:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 14269556 +EDI: CHASE.COM Nov 17 2016 01:48:00 Chase/Bank One Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14269559 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 17 2016 01:56:41 Quicken Loan,  
 20555 Victor Parkway, Livonia, MI 48152-7031  
 14269560 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 17 2016 01:56:41 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14303054 EDI: RECOVERYCORP.COM Nov 17 2016 01:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Quicken Loans Inc.  
 14269557 IRS  
 14269558 Kansas City, MO 64999  
 aty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
 Max C. Feldman on behalf of Debtor Gerald Joseph Fabec mcfeldman@verizon.net  
 Max C. Feldman on behalf of Joint Debtor Victoria Diane Fabec mcfeldman@verizon.net  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
 Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com  
 Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
 rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 7